## Case 13-20162 Doc 5 Filed 01/07/13 Entered 01/07/13 13:39:33 Desc Main Document Page 1 of 7

B22C (Official Form 22C) (Chapter 13) (12/10)

In re	Anita Anthony	According to the calculations required by this statement:
~	Debtor(s)	■ The applicable commitment period is 3 years.
Case N		☐ The applicable commitment period is 5 years.
	(If known)	☐ Disposable income is determined under § 1325(b)(3).
		■ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Par	t I.	REPORT OF INC	COM	Œ				
	Mari	tal/filing status. Check the box that applies a	nd c	complete the balance	e of	this part of this state	emer	nt as directed.		
1	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.									
	Married. Complete both Column A ("Debto		me''	) for Lines 2-10						
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the							Column A		Column B
								Debtor's		Spouse's
		nonth total by six, and enter the result on the a			you	must divide the		Income		Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.						\$	0.00	\$	0.00
3	enter profe numb	Income from the operation of a business, profession, or farm. Subtract Line b from Line a an enter the difference in the appropriate column(s) of Line 3. If you operate more than one busine profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter number less than zero. Do not include any part of the business expenses entered on Line b a a deduction in Part IV.								
			Φ.	Debtor	Φ.	Spouse				
	a. b.	Gross receipts Ordinary and necessary business expenses	\$ \$	0.00 0.00	\$	0.00				
	c.	Business income	_	btract Line b from			\$	0.00	\$	0.00
4	the appropriate column(s) of Line 4. Do not enter a number less than zero. <b>Do not include any</b> part of the operating expenses entered on Line b as a deduction in Part IV. Debtor Spouse									
	a.	Gross receipts	\$	0.00	\$	0.00				
	b.	Ordinary and necessary operating expenses	\$	0.00		0.00				
	c.	Rent and other real property income	Sı	ibtract Line b from	Line	a	\$	0.00	\$	0.00
5	Inter	est, dividends, and royalties.					\$	0.00	\$	0.00
6	Pensi	ion and retirement income.					\$	0.00	\$	0.00
7	exper purpe debto	amounts paid by another person or entity, on ses of the debtor or the debtor's dependent ose. Do not include alimony or separate main or's spouse. Each regular payment should be rein Column A, do not report that payment in C	s, in tena por	ncluding child sup ance payments or a ted in only one colu	<b>port</b> nour	paid for that its paid by the	\$	0.00	\$	0.00
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				I					
		mployment compensation claimed to benefit under the Social Security Act Debtor	\$	<b>0.00</b> Sp	ouse	\$ 0.00	\$	828.00	\$	0.00

9	Income from all other sources. Specify source on a separate page. Total and enter on Line 9. maintenance payments paid by your spouse, separate maintenance. Do not include any be payments received as a victim of a war crime, international or domestic terrorism.	Do not include but include enefits received	lude alimony e all other pa ved under the	or separate yments of alimo Social Security	ny or			
		+	ebtor	Spouse	•			
	a. b. food stamps	\$	732.00	\$	0.00	\$ 732.	00 \$	0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, an in Column B. Enter the total(s).	<u> </u>				\$ 1,560.		0.00
11	<b>Total.</b> If Column B has been completed, add L the total. If Column B has not been completed					\$	•	1,560.00
	Part II. CALCULAT	ION OF §	§ 1325(b)(4	) COMMIT	MENT I	PERIOD		
12	Enter the amount from Line 11						\$	1,560.00
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.  a. \$ b. \$ c. \$ \$ C. \$						\$	0.00
1.4	Total and enter on Line 13  Subtract Line 13 from Line 12 and enter the result							
14	Subtract Line 13 from Line 12 and enter the result.							1,560.00
15	<b>Annualized current monthly income for § 1325(b)(4).</b> Multiply the amount from Line 14 by the number 12 and enter the result.						\$	18,720.00
16	<b>Applicable median family income.</b> Enter the information is available by family size at www							
	a. Enter debtor's state of residence:	TN	b. Enter de	btor's household	size:	by the number 12 and thousehold size. (This aptcy court.)  by the applicable commitment pare applicable commitment	\$	86,219.00
17	<ul> <li>Application of § 1325(b)(4). Check the applicable box and proceed as directed.</li> <li>■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment top of page 1 of this statement and continue with this statement.</li> <li>□ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment at the top of page 1 of this statement and continue with this statement.</li> </ul>							
	Part III. APPLICATION OF	§ 1325(b)(3	3) FOR DET	ERMINING DI	SPOSABI	LE INCOME		
18	Enter the amount from Line 11.						\$	1,560.00
19	a.							
	Total and enter on Line 19.		ĮΦ		_		\$	0.00
20		ubtract Line	19 from Line	18 and enter the	result			1,560.00
I	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.							1,300.00

21		lized current monthly inc ne result.	ome for § 1325(b)(3). N	Multip	oly the a	mount from Line 2	20 by the number 12 and	\$	18,720.00
22	Applic	able median family incom	e. Enter the amount from	m Lin	e 16.			\$	86,219.00
	Applic	ation of § 1325(b)(3). Che	ck the applicable box ar	nd pro	ceed as	directed.		ı	· · · · · · · · · · · · · · · · · · ·
23	☐ <b>The</b>	☐ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is detern 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.							
		amount on Line 21 is not 25(b)(3)" at the top of page							
		Part IV. Ca	ALCULATION (	OF I	EDU	CTIONS FR	OM INCOME		
		Subpart A: D	eductions under Star	ndar	ds of tl	ne Internal Reve	enue Service (IRS)		
24A	Enter in application bankru	al Standards: food, appar in Line 24A the "Total" amount ble number of persons. (T ptcy court.) The applicable in federal income tax return	ount from IRS National his information is availa number of persons is the	Standable at the number	ards for www.u	Allowable Living usdoj.gov/ust/ or front ut would currently b	Expenses for the om the clerk of the e allowed as exemptions	\$	
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.								
	Person	ns under 65 years of age		Pers	ons 65	years of age or old	ler		
	a1.	Allowance per person		a2.	Allow	ance per person			
	b1.	Number of persons		b2.	Numb	er of persons			
	c1.	Subtotal		c2.	Subto	tal		\$	
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.						\$		
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.    a.   IRS Housing and Utilities Standards; mortgage/rent expense   \$     b.   Average Monthly Payment for any debts secured by your   \$								
		home, if any, as stated in L Net mortgage/rental expens				\$ Subtract Line b fr	om Line a	\$	
	1					•		Э	
26	25B do Standar	Standards: housing and uses not accurately computerds, enter any additional antion in the space below:	the allowance to which	you a	re entitl	ed under the IRS I	Housing and Utilities	\$	

27A	Local Standards: transportation; vehicle operation/public transportation expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expensincluded as a contribution to your household expenses in Line 7.   If you checked 0, enter on Line 27A the "Public Transportation" amount Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/o	\$				
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for					
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) □ 1 □ 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs \$  Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 47  c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.					
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Subtract Line b from Line a.					
30	Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as increase security taxes, and Medicare taxes. Do not include real estate or sales	come taxes, self employment taxes, social	\$			
31	Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as voluntary deductions.	retirement contributions, union dues, and	\$			
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49.					
34	Other Necessary Expenses: education for employment or for a phytheteotal average monthly amount that you actually expend for educate education that is required for a physically or mentally challenged depoproviding similar services is available.	ion that is a condition of employment and for	\$			
35	Other Necessary Expenses: childcare. Enter the total average mont childcare - such as baby-sitting, day care, nursery and preschool. <b>Do</b>		\$			

36	Other Necessary Expenses: health care. Enter the tot health care that is required for the health and welfare of insurance or paid by a health savings account, and that include payments for health insurance or health savings.	\$			
37	Other Necessary Expenses: telecommunication service actually pay for telecommunication services other than pagers, call waiting, caller id, special long distance, or i welfare or that of your dependents. Do not include any	\$			
38	Total Expenses Allowed under IRS Standards. Enter	the total of Lines 24 through 37.	\$		
	Subpart B: Addition	onal Living Expense Deductions			
	Note: Do not include any exp	penses that you have listed in Lines 24-37			
	Health Insurance, Disability Insurance, and Health S the categories set out in lines a-c below that are reasona dependents.	Savings Account Expenses. List the monthly expenses in bly necessary for yourself, your spouse, or your			
39	a. Health Insurance	\$			
	b. Disability Insurance	\$			
	c. Health Savings Account	\$			
	Total and enter on Line 39		\$		
	If you do not actually expend this total amount, state below:	your actual total average monthly expenditures in the space			
	\$				
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.				
41	<b>Protection against family violence.</b> Enter the total averactually incur to maintain the safety of your family under applicable federal law. The nature of these expenses is referred.	\$			
42	Home energy costs. Enter the total average monthly ar Standards for Housing and Utilities that you actually ex trustee with documentation of your actual expenses, claimed is reasonable and necessary.	\$			
43	Education expenses for dependent children under 18 actually incur, not to exceed \$147.92 per child, for atter school by your dependent children less than 18 years of documentation of your actual expenses, and you mus necessary and not already accounted for in the IRS S	\$			
44	Additional food and clothing expense. Enter the total expenses exceed the combined allowances for food and Standards, not to exceed 5% of those combined allowar or from the clerk of the bankruptcy court.) You must d reasonable and necessary.	\$			
45	<b>Charitable contributions.</b> Enter the amount reasonably contributions in the form of cash or financial instrument 170(c)(1)-(2). <b>Do not include any amount in excess of</b>	ts to a charitable organization as defined in 26 U.S.C. §	\$		
	· · · · · · · · · · · · · · · · · · ·				

Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.

46

\$

B22C (Official Form 22C) (Chapter 13) (12/10)

			Subpart C: Deductions for De	bt I	Payment		
47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.						
		Name of Creditor Property Securing the Debt Average Monthly include taxes or insurance					
	a.			\$	. 1 . 4 . 1 . 7 .	□yes □no	dr.
				•	otal: Add Lines		\$
48	moto your paym sums	r vehicle, or other property r deduction 1/60th of any amounts listed in Line 47, in ord in default that must be paid ollowing chart. If necessary,	ms. If any of debts listed in Line 47 are se necessary for your support or the support or the support or the rount (the "cure amount") that you must pay her to maintain possession of the property. In order to avoid repossession or foreclosure additional entries on a separate page.	f you the The	or dependents, you creditor in addit cure amount wor ist and total any	ou may include in ion to the uld include any such amounts in	
		Name of Creditor	Property Securing the Debt		1/60th of t	he Cure Amount	
	a.					Total: Add Lines	\$
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.  Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.						\$
	a.	Projected average month	ly Chapter 13 plan payment.	\$			
50	b.	Current multiplier for you issued by the Executive Conformation is available at the bankruptcy court.)	ur district as determined under schedules Office for United States Trustees. (This at www.usdoj.gov/ust/ or from the clerk of	x			
	c.	Average monthly admini	strative expense of chapter 13 case	To	tal: Multiply Li	nes a and b	\$
51	Tota	l Deductions for Debt Payn	nent. Enter the total of Lines 47 through 5	0.			\$
			Subpart D: Total Deductions f	ron	1 Income		
52	Tota	l of all deductions from inc	ome. Enter the total of Lines 38, 46, and 5	1.			\$
		Part V. DETER	MINATION OF DISPOSABLE I	NC	OME UNDI	ER § 1325(b)(2)	
53	Total current monthly income. Enter the amount from Line 20.						\$
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.						\$
55	wage		s. Enter the monthly total of (a) all amount ed retirement plans, as specified in § 541(becified in § 362(b)(19).				\$
56	Tota	of all deductions allowed	under § 707(b)(2). Enter the amount from	Lin	e 52.		\$
	_			_			

	Deduction for special circumstances. If there are special circumstances is no reasonable alternative, describe the special circumsta. If necessary, list additional entries on a separate page. Total the provide your case trustee with documentation of these expenses the special circumstances that make such expense necessary.	v. st	
57	Nature of special circumstances	Amount of Expense	
	a.	\$	
	b.	\$	_
	c.	\$	
		Total: Add Lines	\$
58	<b>Total adjustments to determine disposable income.</b> Add the a result.	amounts on Lines 54, 55, 56, and 57 and enter the	\$
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Lin	ne 58 from Line 53 and enter the result.	\$
	Part VI. ADDITIONA	I FYDENSE CLAIMS	
	Other Expenses. List and describe any monthly expenses, not of you and your family and that you contend should be an additi 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a sepeach item. Total the expenses.	e under §	
60	Expense Description	Monthly Amour	nt
	a.	\$	
	b.	\$	
	c.	\$	
	d.	\$	
	Total: Add Lines	a, b, c and d \$	
	Part VII. VEI	RIFICATION	
61	I declare under penalty of perjury that the information provided <i>must sign.</i> )  Date: <b>January 7, 2013</b>	Signature: /s/ Anita Anthony Anita Anthony	oint case, both debtors
		(Debtor)	